

**IN THE CLAIMS**

**Please cancel claim 22.**

**Please amend the claims to read as follows:**

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21. (Amended) A global communications network for use by a financial institution, comprising:

a plurality of distribution points for allowing an end user to send an electronic message or request;

an integration facility for controlling and routing the electronic message or request, wherein the integration facility comprises at least one first logical router for determining whether the electronic message or request is simple or complex; and

at least one service provider for processing the electronic message or request.

B<sup>1</sup>  
23. (Amended) The network of claim 21, wherein the at least one first logical router directs the simple electronic message or request directly to the at least one service provider.

24. (Amended) The network of claim 21, wherein the at least one first logical router directs the complex electronic message or request to at least one messaging services agent.

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B<sup>2</sup>  
30. (Amended) The network of claim 21, further comprising a system journal for maintaining a log of the electronic message or request.

B2d 31. (Amended) The network of claim 21, further comprising at least two data centers, wherein each data center of the at least two data centers comprises at least one data storage device for storing data necessary to process the electronic message or request.

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B3 49. (Amended) A communications network, comprising:  
an integration facility for processing electronic messages or requests, wherein the integration facility comprises at least one first logical router for determining whether the electronic message or request is simple or complex;  
at least one distribution point in communication with the integration facility;  
at least one financial transaction related service in communication with the integration facility;  
at least one service provider in communication with the integration facility.

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